



For Immediate Release

New Pentegra White Paper Looks at Retirees' Approach to Decumulation of Retirement Savings

White Plains, New York, September 20, 2018 -- Today Pentegra, a leading provider of retirement plan and fiduciary outsourcing solutions, released a new white paper entitled *Approaching the Decumulation Phase of Retirement*. The paper examines trends and the latest studies regarding how retirees spend their savings, and offers suggestions and analysis on potential strategies.

According to Rich Rausser, Senior Vice President, Pentegra, "We wanted to look at the key factors and trends that drive how people are spending down their savings, what the implications are, and offer recommendations. The transition to retirement is not only a financial one, but also a psychological one. For your entire career you focus on – or should be focusing on – saving and what magic number you will need to best suit your goals. Once you make the decision to retire, you must focus on how much you can afford to spend each month and where that money will come from – decumulation or the process of distributing the savings you have spent your lifetime accumulating."

To view the full white paper, [click here](#).

About Pentegra

Pentegra is a leading provider of retirement planning and fiduciary outsourcing solutions to organizations nationwide. Founded by the Federal Home Loan Bank System in 1943, Pentegra offers a broad array of qualified and non-qualified retirement plan solutions, TPA services and benefits financing solutions using BOLI. In addition, Pentegra, through Pentegra Investors, Inc., also serves the needs of institutional investors, offering investment outsourcing capabilities. For more information, go to www.pentegra.com.

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